

**Information to identify the case:**

Debtor 1	<u>Joseph Pratt</u>	Social Security number or ITIN	<b>xxx-xx-7321</b>
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>Northern District of Illinois</b>			
Case number: <b>19-10369</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Joseph Pratt

July 17, 2019

**For the court:** Jeffrey P. Allsteadt, Clerk  
United States Bankruptcy Court

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
Northern District of IllinoisIn re:  
Joseph Pratt  
DebtorCase No. 19-10369-DRC  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: admin  
Form ID: 318Page 1 of 1  
Total Noticed: 18

Date Rcvd: Jul 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2019.

db  
27736286 +Joseph Pratt, 3701 173rd Court, Unit 5D, Lansing, IL 60438-1440  
27736282 +American Insurance Organization, 667 Union Boulevard, Allentown, PA 18109-3249  
City of Chicago - Parking and red Light Tickets, Department of Revenue - PO Box 88292,  
Chicago, IL 60680  
27736281 Illinois Lending, 408 N. Wells, Chicago, IL 60610  
27736285 +Peoples Gas, 200 E. Randolph, Chicago, IL 60601-6302  
27736277 +SUNRISE CREDIT SERVICE, 234 AIRPORT PLAZA BLVD S, FARMINGDALE, NY 11735-3938  
27736273 +US DEPT OF ED/GLELSI, 2401 Internal Lane, Attn: Chhengre Lim, Madison, WI 53704-3121  
27736283 +Village of Evergreen Park, 9420 S. Kedzie Ave, Evergreen Park, IL 60805-2324

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr  
+EDI: QMRSTEIN.COM Jul 18 2019 05:38:00 Miriam R Stein, Chuhak & Tecson, P.C.,  
30 S. Wacker Drive, Suite 2600, Chicago, IL 60606-7512  
27736275 +EDI: AFNIRECOVERY.COM Jul 18 2019 05:38:00 AFNI, INC, PO Box 3517,  
Bloomington, IL 61702-3517  
27736274 +EDI: CAPITALONE.COM Jul 18 2019 05:38:00 CAPITAL ONE BANK USA N, PO BOX 85520,  
RICHMOND, VA 23285  
27736276 +EDI: WFNNB.COM Jul 18 2019 05:38:00 CB/VICSCRT, 220 W SCHROCK RD,  
WESTERVILLE, OH 43081-2873  
27736280 +EDI: WFNNB.COM Jul 18 2019 05:38:00 CB/Victoria Secret, PO Box 659728,  
San Antonio, TX 78265-9728  
27736284 +E-mail/Text: comedbankruptcygroup@exeloncorp.com Jul 18 2019 02:13:43 ComEd,  
3 Lincoln Center, Bankruptcy Section, Oakbrook Terrace, IL 60181-4204  
27736271 +EDI: FORD.COM Jul 18 2019 05:38:00 FORD MOTOR CREDIT COMP, PO BOX BOX 542000,  
OMAHA, NE 68154-8000  
27736279 +EDI: PHINHARRIS Jul 18 2019 05:38:00 Harris & Harris LTD,  
111 West Jackson Boulevard Suite 400, Chicago, IL 60604-4135  
27736272 +E-mail/Text: opportunitynotices@gmail.com Jul 18 2019 02:13:25 OPPITY FIN,  
11 E. ADAMS SUITE 501, CHICAGO, IL 60603-6333  
27736278 +E-mail/Text: opportunitynotices@gmail.com Jul 18 2019 02:13:25 Opp Loans,  
11 E. Adams St. #501, Chicago, IL 60603-6333

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 19, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2019 at the address(es) listed below:

Andrew B Carroll on behalf of Debtor 1 Joseph Pratt acarroll@semradlaw.com,  
ilnb.courtview@SLFCourtview.com  
Christopher H Purcell on behalf of Creditor FORD MOTOR CREDIT COMPANY LLC shermlaw13@aol.com  
Miriam R Stein mstein@chuhak.com,  
dgeorge@chuhak.com/mstein@ecf.axosfs.com;IL82@ecfcbis.com/vjefferson@chuhak.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 4